
State:	District of Columbia	Filing Company:	Mutual of Omaha Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Advertising - 455827		
Project Name/Number:	Long Term Care Advertising/455827		

Filing at a Glance

Company:	Mutual of Omaha Insurance Company
Product Name:	Long Term Care Advertising - 455827
State:	District of Columbia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Form
Date Submitted:	11/11/2019
SERFF Tr Num:	MUTM-132149947
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	SHELLY KAIPUST

Implementation	
Date Requested:	
Author(s):	Shelly Kaipust
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

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General Information

Project Name: Long Term Care Advertising

Project Number: 455827

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Shelly Kaipust

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 11/11/2019

State Status Changed:

Created By: Shelly Kaipust

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Thank you for the review of this filing.

Company and Contact

Filing Contact Information

Melanie Worth, Product & Advertising
Compliance Analyst

melanie.worth@mutualofomaha.com

Mutual of Omaha

402-351-4260 [Phone]

Mutual of Omaha Plaza

402-351-5298 [FAX]

Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance
Company

CoCode: 71412

State of Domicile: Nebraska

3300 Mutual of Omaha Plaza

Group Code: 261

Company Type: Health
Insurance

Omaha, NE 68175

Group Name:

(402) 351-2645 ext. [Phone]

FEIN Number: 47-0246511

State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

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Form Schedule

Lead Form Number: 455827

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Flyer	455827	ADV	Initial			455827 (1).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory



We'll be here to pay your claims.

That's our promise to you.

When the need for long-term care services arises, our policyholders can count on us. They know their long-term care insurance policy will help them pay for covered services. They also know our claims representatives are here to guide them every step of the way.



Claims Paid

We sold our first long-term care insurance policy back in 1987. Since then, we've paid benefits to help people get the long-term care services they need. This includes:

- Over [\$1.1 billion] in benefits paid since 1987
- Over [\$10 million] paid every month
- Over [\$2 billion] under management to ensure future claim payments



Who Needs Care

According to the U.S. Department of Health and Human Services, most people turning age 65 will need long-term care services at some point in their lives.* Our claims data shows that women receive more care than men.

- Women - [69%]
- Men - [31%]
- Average age when a claim begins - [78]



Where Care is Given

Most people receive long-term care services at home. Mutual of Omaha's long-term care insurance policies pay benefits to policyholders for care they receive in whatever setting is right for them, including:

- At home - [52%]
- In an [assisted living facility] - [26%]
- In a [nursing home] - [22%]



Why People Need Care

Chronic conditions make people more likely to need long-term care services. The most common conditions for which we pay long-term care claims include:

- Dementia
- Heart disease
- Arthritis

Data based on Mutual of Omaha's internal claims data, [2019], unless otherwise noted.

Most people who purchase a long-term care insurance policy hope they'll never need to use it. But when they do, they can be confident we'll be here to pay their claims.

Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

MutualofOmaha.com

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000. Policy forms: LTC13 (or state equivalent). In CA, LTC09-CA; in NY, LTC13-NY.

These policies have exclusions, limitations and reductions and terms under which the policy may be continued in force or discontinued. For cost and complete details of coverage, call your agent/producer or write to the company. The insurance provided will be individual coverage, not group coverage.

Long-term care insurance is not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

This is a solicitation of insurance. An insurance agent/producer may contact you by telephone to provide additional information.

SERFF Tracking #:	MUTM-132149947	State Tracking #:		Company Tracking #:	SHELLY KAIPUST
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Supporting Document Schedules

Satisfied - Item:	Memo of Variability
Comments:	
Attachment(s):	VM-455827 (1).pdf
Item Status:	
Status Date:	

VARIABLE MATERIAL FOR ADVERTISING FORM 455827

The following information in the aforementioned advertisement is bracketed to denote variable material.

Variable statements/fields	How or when used
[\$1.1 billion]	This amount will change as we receive updated information
[\$10 million]	This amount will change as we receive updated information
[\$2 billion]	This amount will change as we receive updated information
[69%]	This percentage will change as we receive updated information
[31%]	This percentage will change as we receive updated information
[78]	This number will change as we receive updated information
[Assisted Living Facility]	This will show as Residential Care Facility for California
[Nursing Home]	This will show as Nursing Facility for California
[52%]	This percentage will change as we receive updated information
[26%]	This percentage will change as we receive updated information
[22%]	This percentage will change as we receive updated information
[2019]	The year will change as we receive updated information
[November 2017]	The will change as we receive updated information